

FARM FAMILY LIVING IN 1950

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This is the Way We Grow

The population of the United States is increasing more than 1 per cent per year. Urban population in recent years has increased at a faster rate than rural.

It is estimated that the Ohio population is about 7,852,000. A little more than one-tenth of these live on farms.

About 1 per cent more people were living on farms in the United States in January, 1949, than in January, 1948. High birth rate and low death rate account for this. More people left farms than moved to them in 1947 and 1948.

Our Schools Grow Too

The crop of wartime babies is starting to school! About 2 per cent more boys and girls were enrolled in Ohio grade and high schools in June of this year than in June, 1948. There is a very critical shortage of elementary school teachers in the state.

Sixty-six one-room schools closed in our state between September, 1948, and September, 1949.

Thirteen hundred, thirty-one Ohio schools have a school lunch program.

This is Part of Ohio's Health Picture

Ohio appropriated 9.9 cents per person for public health in 1948, which is approximately one-fifth of the national average of 50.4 cents per person. Ohio ranks 47th in amount per person set aside for public health services.

Under the hospital building plan, 11 hospitals are now under construction in Ohio. Ten more have been approved to receive financial aid from Uncle Sam. Such hospitals are financed in part and operated by the state and the community. There is a proposal that Congress extend the hospital construction program another 4 years.

About a third of all infant deaths in Ohio in 1948 were those of babies born prematurely. This is a serious problem; numbers of prematurely born have been increasing in late years.

Three hundred, seventy-seven Ohio farm operators were asked about any illness they might have had between January 1 and May 1, 1948. A fifth of them reported illness, with an average of 18 days lost per operator during that time.

In Ohio more deaths are due to tuberculosis than to any other communicable disease.

Nine Ohio farm people met with fatal accidents each week on the average for the past 3 years.

Our state has lately passed legislation on stream pollution. This is to help protect public water supplies.

"Rainy Day Money" Was Used This Way¹

Almost three-fourths of all consumer spending units² in the United States held liquid assets in 1948. This means money in the form of checking and savings accounts and in United States government bonds. The proportion of units having such money in 1948 was less than that in 1947.

¹ Source—Survey of Consumer Finances by Board of Governors of Federal Reserve System.

² Consumer spending unit is defined as all related persons living in same dwelling unit, and who pooled their incomes for major expenses.



More than half the units having less of such "rainy day money" in early 1949 than in 1948, used some for sickness or other emergency; nearly half, including some of the emergency spenders, had used some for buying a car or other durable goods; about a third had used some for buying non-durables such as food and clothing. About a sixth had used some for repairing or adding to the house, and about an eighth had used some toward buying a house.

Income and Spending of All Families in the United States

According to the Federal Reserve Survey, more than half of all the consumer units in the United States had incomes of less than \$3,000 in 1949. In January, 1949, four of 20 units reported making less money than a year earlier; by July, 1949, seven of 20 reported making less than a year earlier.

In 1948 nearly two in 5 household units bought one or more pieces of furniture or household appliances. Those with incomes of less than \$3,000 accounted for 31 per cent of car purchasers and 41 per cent of other durable goods customers.

About two-fifths of car sales involved installment credit in 1948. About half the buyers of durable goods other than cars bought on credit.

Farm Family Income Looks Like This



It is expected that net farm income for the United States as a whole and for Ohio will go down nearly as much in 1950 as it has in 1949.

Prices that farmers pay for goods and services used in living and production probably will not go down as much as prices received for farm products. There will likely be somewhat less money from current income for family living in 1950 than in 1949.

The Way the Farm Family Uses Its Money

Family living patterns, once established, are not easily changed. Families spend more for living as income gets larger, but the reverse is not true. Cutting down on living expenditures does not always follow a cut in income.

Over-all family living expenditures, then, are not expected to be cut as quickly nor as much as over-all cut in farm income.

Records of some Ohio farm families show that their expenditures in 1948 averaged \$1,963. In 1947 a similar group averaged \$1,756, and \$892 in 1940. Higher prices of things bought account for some of this increase in living expenditures, but not all. More money has been used of late for house improvement, furniture and equipment, and medical care.



Prices of Things Families Buy Behave This Way

Prices of things farm families buy are down about 5 per cent compared with a year ago.

Retail prices in general are likely to continue to go down gradually in 1950; they may not drop more than they did from 1948 to 1949. Prices of some things are going up a little; prices of others will continue down.

Families Fix Up Their Houses

Supplies of building materials generally have been ample in 1949. Effects of the steel strike are reflected in shortages of some steel products. Building supplies are expected to continue to improve in 1950.



Lumber production is estimated to be down in 1949 from 1948 but total stocks are increasing. Production of plumbing and heating equipment has been cut back since the end of 1948, but stocks of these have increased greatly.

Retail prices of building materials have gone down just a little during the year. The price of framing lumber has accounted for most of this. It is doubtful if there will be much lower prices of building materials in 1950 because of continued building demands.

The year of 1948 was one of the biggest home building years. A total of 931,300 non-farm dwelling units were put under construction. It is estimated that in 1947 there were between 150,000 and 170,000 farm houses started.

The 1949 Housing Act is for the purpose of remedying the serious housing shortage and getting rid of sub-standard and other poor housing. A section of the Act provides for improvement of rural housing. Loans for this are to be made through the Farmers' Home Administration.

About 99 per cent of Ohio farms are now served with electricity.

A bill passed this fall makes Uncle Sam's funds available for extension of telephone service in rural areas.

Furnishings and Household Equipment Still Important

There is a slackening in demand for house furnishings and household equipment, though many people are still buying. Supplies are keeping up quite well; recent steel strikes may affect this, however.

During the past year the buyer of equipment has had more opportunity to choose between deluxe and standard models as more standard models have been appearing. Prices will likely not go down a great deal during the next several months.

Door-to-door selling and trading-in of some household appliances is active. Some Ohio communities report dishonest practices in this field.

Television sets are growing in popularity. Television is relatively new so we can expect to find changes in sets at this stage of development.

The trend toward slightly lower prices of furnishings is expected to continue into 1950. This will not be true for all items. Prices of some wool rugs and of some poorer quality sheets have gone up a little lately.

What Will the Clothing Prices Be

Clothing prices are still high even though they have gone down about 7 per cent since September, 1948. Whether or not this trend will continue depends on many things.

If people have money to spend, prices will likely not change much.

The new minimum wage law may tend to keep prices up because labor costs are so important in clothing production.

Devaluation of currencies overseas may lower prices of certain items, such as Irish linens, imported worsted suitings and coatings, fine wool knit, broadcloth shirtings and high count cotton dress fabrics. The total price picture will not be affected greatly in the near future. Any effect of devaluation on raw fibers will not show at the retail level until well into 1950.

Shortages of clothing items may show up from time to time because of cautious buying of retailers, wholesalers and manufacturers.

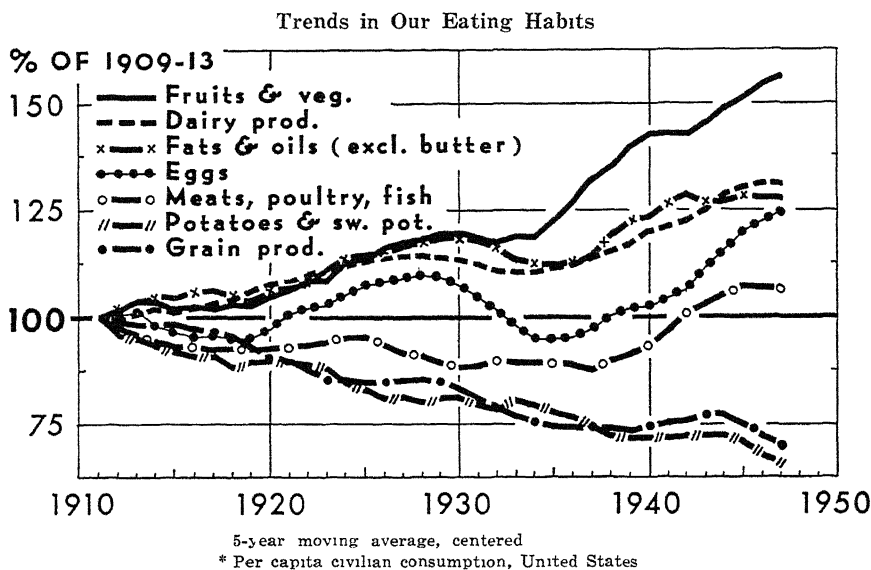


Here Is the Family Food Basket

Food supplies in general for early 1950 are a little larger than a year earlier. The gradual downward trend in retail prices of food is expected to continue through 1950.

If city workers make about as much money in 1950 as this year, there will likely be only small reductions in prices of beef and veal because supply will not be much different from this year. Pork prices will be moderately lower. Prices of lamb may be relatively higher than that of other meats.

Supplies of fish, especially of canned fish, are somewhat larger than a year ago. Retail prices are expected to be lower in 1950.



Production of milk next year is likely to be at least as great as in 1949.

Supplies of food fats will probably be greater with somewhat lower prices.

There are some fewer fresh and canned vegetables for this fall and early winter. Prices for onions, cabbage, and carrots will likely be higher than last winter because of fewer going into storage. The June 1 stocks of canned sweet corn, tomatoes and tomato juice were greater than in 1948. Not much change in prices of frozen vegetables is expected, but supplies will be larger the first half of 1949.

Supplies of potatoes, sweet potatoes, dry beans and peas will more than meet demands.

There are higher prices this fall for grapefruit and oranges because of lessened supply of grapefruit. Winter and spring prices of grapefruit will likely be about like those of last year with orange prices likely somewhat lower. Prices of our large supplies of deciduous fruits are expected to be lower than last winter and spring. Most dried fruits will continue to be plentiful at about present prices.

A few Ohio farm families kept records of money value of food used from their farms as well as amount of cash spent for food bought. They spent \$497 per family for food in 1948. The *farm price* value of food supply for the family can be important in 1950 in helping meet the expected lower farm income.